

**Information to identify the case:**

Debtor 1	<b>Patricia A Geusic</b>	Social Security number or ITIN	xxx-xx-1145
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-29360-VFP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia A Geusic

12/6/23

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patricia A Geusic  
Debtor

Case No. 18-29360-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 06, 2023

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2023:

Recip ID	Recipient Name and Address
db	+ Patricia A Geusic, 7 Timothy Field Road, New Providence, NJ 07974-1239
517783724	+ Conduent/Clc Private, Attn: Claims Department, P.O. Box 7051, Utica, NY 13504-7051
517783729	#+ Law Office of Joel Cardis, 2006 Swede Road, Suite 100, Norristown, PA 19401-1787
517783735	+ North Shore Agency, P.O. Box 9221, Old Bethpage, NY 11804-9021
517806863	+ Orthopedic Physicians & Surgeons PC, Schachter Portnoy, LLC, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920
517783738	+ RWJ Rahway Fitness Center, 2120 Lamberts Mill Rd, Scotch Plains, NJ 07076-4783

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 06 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Dec 06 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: JPMORGANCHASE	Dec 07 2023 01:38:00	JPMorgan Chase Bank, National Association, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517851779	Email/Text: Bankruptcy@absoluteresolutions.com	Dec 06 2023 20:46:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
517783714	+ EDI: CINGMIDLAND.COM	Dec 07 2023 01:38:00	AT&T Mobility, 17000 Cantrell Road, Little Rock, AR 72223-4266
517835938	Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:53:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517783713	+ Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:54:23	Amex, Correspondence/Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
517783715	+ EDI: TSYS2	Dec 07 2023 01:38:00	Barclays Bank Delaware, Attn: Correspondence, P.O. Box 8801, Wilmington, DE 19899-8801
518726682	+ EDI: LCIBAYLN	Dec 07 2023 01:38:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
518726683	+ EDI: LCIBAYLN	Dec 07 2023 01:38:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
517783716	+ EDI: CAPITALONE.COM	Dec 07 2023 01:38:00	Capital One Na, Attn: General

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Dec 06, 2023

Form ID: 3180W

Total Noticed: 62

			Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
517815696	Email/PDF: bncnotices@becket-lee.com	Dec 06 2023 20:53:50	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517824308	EDI: CAPITALONE.COM	Dec 07 2023 01:38:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517783717	+ EDI: CAPITALONE.COM	Dec 07 2023 01:38:00	Capital One/Neiman Marcus, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
517902982	+ Email/Text: RASEBN@raslg.com	Dec 06 2023 20:47:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517783720	+ EDI: CITICORP	Dec 07 2023 01:38:00	Citibank, Centralized Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
517783721	+ EDI: CITICORP	Dec 07 2023 01:38:00	Citicards, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
517783722	+ EDI: WFNNB.COM	Dec 07 2023 01:38:00	Comenity Bank/Talbots, Attn: Bankruptcy Dept, P.O. Box 182273, Columbus, OH 43218-2273
517783723	EDI: WFNNB.COM	Dec 07 2023 01:38:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, P.O. Box 18215, Columbus, OH 43218
517797030	EDI: DISCOVER	Dec 07 2023 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517783725	+ EDI: DISCOVER	Dec 07 2023 01:38:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
517958131	Email/Text: ECMCBKNotices@ecmc.org	Dec 06 2023 20:48:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517958132	Email/Text: ECMCBKNotices@ecmc.org	Dec 06 2023 20:48:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
517783726	+ EDI: PHINGENESIS	Dec 07 2023 01:38:00	Genesis BC/Celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
517783727	EDI: IRS.COM	Dec 07 2023 01:38:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
517783718	EDI: JPMORGANCHASE	Dec 07 2023 01:38:00	Chase Card Services, Correspondence Dept, P.O. Box 15145, Wilmington, DE 19850
517783719	EDI: JPMORGANCHASE	Dec 07 2023 01:38:00	Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224
517907921	EDI: JPMORGANCHASE	Dec 07 2023 01:38:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517783728	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 06 2023 20:47:00	Kohls/Capital One, Kohls Credit, P.O. Box 3120, Milwaukee, WI 53201-3120
518578846	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 20:54:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518578845	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 20:54:28	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517819800	Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 20:53:51	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517783731	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 20:54:20	LVNV Funding/Resurgent Capital, Attn:

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Dec 06, 2023

Form ID: 3180W

Total Noticed: 62

			Bankruptcy, P.O. Box 10497, Greenville, SC 29603-0497
517783730	+ EDI: LENDNGCLUB	Dec 07 2023 01:38:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
517783732	+ Email/Text: BKNotice@ldvlaw.com	Dec 06 2023 20:47:00	Lyons, Doughty,& Veldhuis, PC, 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269
517783733	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2023 20:48:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517889015	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 06 2023 20:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517783734	+ Email/Text: electronicbkydocs@nelnet.net	Dec 06 2023 20:48:00	Nelnet, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
517820789	^ MEBN	Dec 06 2023 20:42:30	Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129
517910155	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517908910	EDI: PRA.COM	Dec 07 2023 01:38:00	Portfolio Recovery Associates, LLC, c/o Lord&taylorconvertedaccts, POB 41067, Norfolk VA 23541
517783736	+ EDI: SYNC	Dec 07 2023 01:38:00	Paypal Credit, P.O. Box 71202, Charlotte, NC 28272-1202
517783737	^ MEBN	Dec 06 2023 20:43:56	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
517903967	EDI: Q3G.COM	Dec 07 2023 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517889216	EDI: Q3G.COM	Dec 07 2023 01:38:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
517783740	Email/Text: EBN@seliplaw.com	Dec 06 2023 20:47:00	Selip & Stylianou LLP, 10 Forest Ave., Suite 300, P.O. Box 914, Paramus, NJ 07653
517909178	+ Email/Text: bncmail@w-legal.com	Dec 06 2023 20:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517783739	+ Email/Text: bankruptcy@savit.com	Dec 06 2023 20:48:00	Savit Collections, 46 West Ferris Street, East Brunswick, NJ 08816-2159
517783741	+ EDI: SYNC	Dec 07 2023 01:38:00	Syncb/Lord & Taylor, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
518536715	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517785555	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517783742	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, P.O. Box 965061, Orlando, FL 32896-5061
517783743	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
517783744	+ EDI: SYNC	Dec 07 2023 01:38:00	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
517909218	+ Email/Text: bncmail@w-legal.com	Dec 06 2023 20:48:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517783745	EDI: WTRRN BANK.COM		

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Dec 06, 2023

Form ID: 3180W

Total Noticed: 62

Dec 07 2023 01:38:00

Target, Target Card Services, Mail Stop  
NCB-0461, Minneapolis, MN 55440

TOTAL: 56

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517909181	*+	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2023 at the address(es) listed below:

Name	Email Address
Andy Winchell	on behalf of Debtor Patricia A Geusic andy@winclaw.com awinchellecf@gmail.com;katharine@winclaw.com;winchellar94173@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6